Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:

Company Tracking Number: 23-2538 R1/12

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001A Any Size Group - PPO

Product Name: Amendment

Project Name/Number: Special Amendment/23-2538 R1/12

Filing at a Glance

Company: Arkansas Blue Cross and Blue Shield

SERFF Tr Num: ARBB-128053666 State: Arkansas **Product Name: Amendment** TOI: H16G Group Health - Major Medical SERFF Status: Closed-Approved-State Tr Num:

Closed

Sub-TOI: H16G.001A Any Size Group - PPO

Filing Type: Form

Co Tr Num: 23-2538 R1/12 State Status: Approved-Closed

> Reviewer(s): Rosalind Minor Disposition Date: 02/01/2012

Authors: Christi Kittler, Yvonne McNaughton, Frank Sewall, Rita

Thatcher, Evelyn Laney

Date Submitted: 01/31/2012 Disposition Status: Approved-

Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Special Amendment Status of Filing in Domicile: Pending

Project Number: 23-2538 R1/12 Date Approved in Domicile:

Requested Filing Mode: Review & Approval Domicile Status Comments: Arkansas is state

of domicile.

Explanation for Combination/Other: Market Type: Group

Submission Type: New Submission Group Market Size: Small and Large

Group Market Type: Employer Overall Rate Impact:

Filing Status Changed: 02/01/2012

State Status Changed: 02/01/2012

Deemer Date: Created By: Evelyn Laney Submitted By: Evelyn Laney

Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null Filing Description:

Attached please find form 23-2538 R1/12 for your review and approval if indicated.

This amendment was revised due to a clerical error. However, it still provides for an employee to be effective with the group on their hire date. It was designed specifically for Ivize but can be used with any group with these same requirements.

Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:

Company Tracking Number: 23-2538 R1/12

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001A Any Size Group - PPO

Product Name: Amendment

Project Name/Number: Special Amendment/23-2538 R1/12

Also enclosed is a Flesch Reading Ease score certification signed by an officer of the company as required by Arkansas Code Annotated §23-80-206(d). Please also note, we have scored this amendment as part of the benefit certificates with which it will be used as provided by Arkansas Code Annotated §23-80-206(e).

By way of this letter, I certify that the submission meets the provisions of Arkansas Insurance Department Rule & Regulation 19.

I certify that the Life and Health Guaranty Association Notices required by Arkansas Insurance Department Rule & Regulation 49 are incorporated in the benefit certificates to which this amendment will be attached.

I further certify that the consumer information notice required by Arkansas Code Annotated §23-79-138 is incorporated in the benefit certificates to which this amendment is attached.

Company and Contact

Filing Contact Information

Evelyn Laney, Senior Compliance Analyst exlaney@arkbluecross.com
320 West Capitol, Ste 211 501-378-2165 [Phone]
Little Rock, AR 72201 501-378-2975 [FAX]

Filing Company Information

Arkansas Blue Cross and Blue Shield CoCode: 83470 State of Domicile: Arkansas

601 S. Gaines Street Group Code: Company Type:

Little Rock, AR 72201 Group Name: State ID Number: N/A

(501) 378-2967 ext. [Phone] FEIN Number: 71-0226428

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50.00
Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Arkansas Blue Cross and Blue Shield \$50.00 01/31/2012 55963650

Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:

Company Tracking Number: 23-2538 R1/12

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001A Any Size Group - PPO

Product Name: Amendment

Project Name/Number: Special Amendment/23-2538 R1/12

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Rosalind Minor	02/01/2012	02/01/2012

Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:

Company Tracking Number: 23-2538 R1/12

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001A Any Size Group - PPO

Product Name: Amendment

Project Name/Number: Special Amendment/23-2538 R1/12

Disposition

Disposition Date: 02/01/2012

Implementation Date:
Status: Approved-Closed
HHS Status: HHS Approved

State Review: Reviewed-No Actuary

Comment:

Rate data does NOT apply to filing.

Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:

Company Tracking Number: 23-2538 R1/12

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001A Any Size Group - PPO

Product Name: Amendment

Project Name/Number: Special Amendment/23-2538 R1/12

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Form	Amendment	Approved-Closed	Yes

Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:

Company Tracking Number: 23-2538 R1/12

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001A Any Size Group - PPO

Product Name: Amendment

Project Name/Number: Special Amendment/23-2538 R1/12

Form Schedule

Lead Form Number: 23-2538 R1/12

Schedule	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Item	Number			Data		
Status						
Approved-	23-2538	Certificate Amendment	Revised	Replaced Form #:	40.400	23-2538 R1-
Closed	R1/12	Amendmen		23-2538 R1/12		12(doh).pdf
02/01/2012		t, Insert		Previous Filing #: 23	-	
		Page,		2538 10/09		
		Endorseme				
		nt or Rider				



AMENDMENT TO THE ARKANSAS BLUE CROSS AND BLUE SHIELD COMPREHENSIVE MAJOR MEDICAL GROUP BENEFIT CERTIFICATES

AMENDMENT NO. 2538

ELIGIBILITY STANDARDS, Subsection 6.2.3 hereby amended to read as follows.

3. New Employee Effective Date.

- a. If the Company receives a new Employee's enrollment application within thirty (30) days of the date the Employee is first eligible for coverage, the Employee's coverage will become effective 12:01 a.m. on the date of hire.
- b. If the Company receives a new Employee's enrollment application after thirty (30) days of the date the Employee is first eligible for coverage, the employee's coverage will become effective 12:01 a.m. on the first day of the Policy Month following the date the employee's application is received by the Company; however, in such instance the Employee shall be classified as a Late Enrollee. The status of Late Enrollee is important with respect to the Preexisting Condition Exclusion. See Subsection 4.1.1.

This Amendment becomes a part of the Arkansas Blue Cross and Blue Shield Managed Benefits Comprehensive Major Medical Group Benefit Certificates. All other provisions of the Group Benefit Certificate remain in full force and effect.

P. Mark White, President and Chief Executive Officer

P. Mark White

ARKANSAS BLUE CROSS AND BLUE SHIELD 601 S. Gaines Street Little Rock, Arkansas 72201

Filing Company: Arkansas Blue Cross and Blue Shield State Tracking Number:

Company Tracking Number: 23-2538 R1/12

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001A Any Size Group - PPO

Product Name: Amendment

Project Name/Number: Special Amendment/23-2538 R1/12

Supporting Document Schedules

Item Status: Status

Date:

Satisfied - Item: Flesch Certification Approved-Closed 02/01/2012

Comments: Attachment:

Flesch Certification Form 2538 R1-12.pdf

Item Status: Status

Date:

Bypassed - Item: Application Approved-Closed 02/01/2012

Bypass Reason: Not required.

Comments:

Item Status: Status

Date:

Bypassed - Item: PPACA Uniform Compliance Approved-Closed 02/01/2012

Summary

Bypass Reason: Not PPACA related.

Comments:



RE:

Arkansas Blue Cross and Blue Shield Amendment Nos. 23-2538 R1/12

FLESCH READING EASE CERTIFICATION

This is to certify that the above referenced document has achieved a Flesch Reading Ease Score average of 40.4 and complies with the requirements of A.C.A. §23-80-201 et. seq., cited as the Life and Disability Insurance Policy Language Simplification Act.

De Dollar
Name
Vice President
Title
January 31, 2012
Date